

# FDIC Bank Data Guide

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**Locate an FDIC-insured institution, both active and inactive.** – Search [Bank Find](#) for your bank to find out if it is insured; find the locations of your bank's branches; find out if your bank has merged or been acquired; or review your bank's history.

**Examine your bank's financial data** – View any bank Call Report ([Call](#)) or Thrift Financial Report (TFR) filed since 1998.

**View the industry's overall picture** – See the latest [Statistics at a Glance](#) (Current Snapshot) that define the banking industry and the most recent trends (Industry Trends).

**Identify the latest performance trends in your state** – Obtain detailed State Banking *Performance Summary* ([QBP State Tables](#)) for any state (annual and quarterly data for large and small institutions go back to 1995).

	March 31, 2005			March 31, 2004			March 31, 2003		
	All	Assets less than \$100 million	Assets greater than \$100 million	All	Assets less than \$100 million	Assets greater than \$100 million	All	Assets less than \$100 million	Assets greater than \$100 million
(dollar figures in millions)	Institutions	million	million	Institutions	million	million	Institutions	million	million
Number of institutions reporting	6,256	3,046	3,210	6,337	3,191	3,146	6,415	3,393	3,022
Total employees (full-time equivalent)	725,055	55,573	669,482	849,654	58,906	790,748	842,254	63,652	778,602
<b>AGGREGATE CONDITION AND INCOME DATA</b>									
Net income (year-to-date)	10,581	389	10,192	11,819	390	11,429	11,024	422	10,602
Total assets	3,136,141	154,909	2,981,233	3,770,530	161,445	3,609,085	3,572,495	170,249	3,402,246
Earning assets	2,834,433	142,892	2,691,541	3,336,032	148,487	3,187,545	3,126,724	156,105	2,970,619
Total loans & leases	1,946,782	97,025	1,849,758	2,057,519	98,382	1,959,137	1,950,078	104,084	1,845,994
Other real estate owned	2,002	228	1,774	2,532	260	2,272	2,479	268	2,211
Total deposits	2,269,426	129,494	2,139,932	2,557,847	135,743	2,422,104	2,412,842	143,820	2,269,022
Equity capital	324,397	18,012	306,385	353,755	18,424	335,331	322,471	18,012	303,559

**Study branching and deposit market share** – Find where institutions have office presences or list office locations ([Summary of Deposits](#)); get ([Deposit Market Share Report](#)) that presents aggregates of each institution's deposits in any combined choice of states, metro areas, cities, counties or zip codes).

Selected Market					June 30, 2004				
State:	County:	City:	Zip Code:		Outside of Market		Inside of Market		
MIAMI-	FLORIDADE	MIAMI BEACH	33139, 33140, 33141						
Institution Name	CERT	State (Hqtrd)	Bank Class	State/ Federal Charter	No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)	Market Share
BANK OF AMERICA NA	3510	NC	N	Federal	4,268	398,833,216	5	403,775	14.18%
CITY NB OF FLORIDA	20234	FL	N	Federal	15	1,653,719	3	385,121	13.53%
CITIBANK FSB	28251	VA	SA	Federal	117	19,580,849	2	293,275	10.30%

**Analyze institutions and peer groups** – Create lists of institutions based on common characteristics including size, financial performance, location, established date, status (open vs. inactive), charter (state vs. national, commercial bank vs. savings institution), business specialty, etc. ([Statistics on Depository Institutions](#)).

- Obtain balance sheets, income statements, performance ratios (750 + items)
- Display financial data as \$ or % of total assets

Top 100 Banks and Thrifts Nationally by Asset Size						
Sorted by Total Assets						
<a href="#">Demographic</a> information reflects the list of Institutions as of August 11, 2005. Financial information as of March 31, 2005.						
Select cert number below for a Summary Financial Report on that institution.						
Showing Record 1 - 25 of 100 Institutions found.				[<< Previous] Page <input type="text" value="1"/> of 4 [Next >>]		
Cert	Institution Name	City	State	Class	Total Assets(\$000)	6/30/2005 Call/TFR Report?
<a href="#">628</a>	JPMorgan Chase Bank, National Association	Columbus	OH	N	983,049,000	
<a href="#">3510</a>	Bank of America, National Association	Charlotte	NC	N	838,258,244	
<a href="#">7213</a>	Citibank, National Association	New York City	NY	N	684,592,000	
<a href="#">33809</a>	Wachovia Bank, National Association	Charlotte	NC	N	454,751,000	<a href="#">Yes</a>

**Analyze individual institutions and create custom reports** – Find banks and thrifts in the Institution Directory ([Find Institutions](#)) by name, by location, by charter, by holding company, by branch, by financial parameters or many other attributes. Create custom “ad hoc” [Peer Groups](#) to analyze prospective mergers, classes of competitors, etc. Download data in your own custom configuration into standard data base formats ([Data Download](#)).

- Get current and historical financial and demographic data, quarterly and year-to-date income, condition and performance ratios; quarterly and annual data go back to 1992
- Use direct link to go to an institution's website
- Compare performance and condition data between individual institutions, between individual institutions and groups, and between different groups.
- Groups can be constructed by state, size, charter, holding company and other attributes.
- In this example, Column 3 is a custom peer group comprised of the institutions in column 1 and column 2.

FDIC - Statistics on Depository Institutions Report		All Institutions - National 3/31/2005 \$ in 000's Average (W)	All Commercial Banks - National 3/31/2005 \$ in 000's Average (W)	All Commercial Banks - Assets \$1B to \$10B - State = CA 3/31/2005 \$ in 000's Average (W)	Cert - 34659 3/31/2005 \$ in 000's
Note: Go to the end to obtain a key report for the column selections. <a href="#">Go to Key</a>					
<a href="#">1</a>	Number of institutions reporting	8930	7598	44	1
Performance and Condition Ratios		(Year-to-date)	(Year-to-date)	(Year-to-date)	(Year-to-date)
<a href="#">2</a>	% of unprofitable institutions	5.31%	5.07%	N/A	N/A
<a href="#">3</a>	% of institutions with earnings gains	61.35%	62.10%	84.09%	N/A
Performance Ratios (% annualized)		(Year-to-date)	(Year-to-date)	(Year-to-date)	(Year-to-date)
<a href="#">4</a>	Yield on earning assets	5.42%	5.45%	6.10%	6.16%
<a href="#">5</a>	Cost of funding earning assets	1.88%	1.83%	1.37%	1.97%
<a href="#">6</a>	Net interest margin	3.54%	3.63%	4.72%	4.19%
<a href="#">7</a>	Noninterest income to earning assets	2.50%	2.75%	1.07%	0.64%
<a href="#">8</a>	Noninterest expense to earning assets	3.50%	3.69%	2.72%	2.14%
<a href="#">9</a>	Net operating income to assets	1.32%	1.39%	1.63%	1.46%
<a href="#">10</a>	Return on assets (ROA)	1.35%	1.39%	1.63%	1.46%